

Fill in this information to identify the case:

Debtor 1	<u>Daniel A. Martinez</u>
Debtor 2 (Spouse, if filing)	<u>Kimberly A. Martinez</u>
United States Bankruptcy Court for the:	<u>Eastern District of Michigan</u>
Case number	<u>16-50782-mbm</u>

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of post-petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Ditech Financial LLC

Court Claim no. (if known): 19

Last four digits of any number

You use to identify the debtor's account: 8764

Date of Payment change: 08/01/2018

Must be at least 21 days after date
Of this notice

New total payment \$ 1,749.63
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Periodic escrow change

Current escrow payment: \$ 649.34

New escrow payment: \$ 658.44

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Victoria Wilson Date 07/09/2018
Signature

Print	<u>Victoria Wilson</u>	Title	<u>Bankruptcy Representative</u>
Company	<u>Ditech Financial LLC</u>		
Address	<u>P.O. Box 6154</u>		
	<u>Rapid City, SD 57709-6154</u>		
Contact phone	<u>888-298-7785</u>	Email	<u>poc.team@ditech.com</u>

CERTIFICATE OF SERVICE
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE District of Michigan (Eastern)

IN RE: Daniel A. Martinez
Kimberly A. Martinez

NO. 16-50782-mbm

I hereby certify that on July 09, 2018, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid:

Daniel A. Martinez
28336 Hunter Court
Flat Rock, MI 48134

Kimberly A. Martinez
28336 Hunter Court
Flat Rock, MI 48134

Via filing with the US Bankruptcy Court's CM ECF system to the following:

Bryan Yaldou
Consumer Protection Attys of MI, PLLC
23000 Telegraph Rd.
Suite 5
Brownstown, MI 48134

David Wm Ruskin
26555 Evergreen Rd Ste 1100
Southfield, MI 48076-4251

This is July 09, 2018

/s/ Victoria Wilson
Victoria Wilson
Bankruptcy Representative
Ditech Financial LLC
PO Box 6154
Rapid City, SD 57709
Phone: 1-888-298-7785
Fax: 1-866-529-1471
Email: poc.team@ditech.com



PO Box 6172
Rapid City, SD 57709-6172

Annual Escrow Account Disclosure Statement

Statement Date: 06/15/2018
Your Loan Account Number: [REDACTED]

Questions?

DANIEL A MARTINEZ
28336 HUNTER CT
FLAT ROCK MI 48134-1483

View your detailed, up-to-date escrow transactions online at myaccount.ditech.com

Call Customer Service at **1-800-643-0202**
Mon. – Fri. 7 am to 8 pm CST
Sat. 7 am to 1 pm CST

SECTION 1 WHY AM I RECEIVING THIS STATEMENT?

We review your escrow account every year to ensure it is properly funded, based on your upcoming taxes and/or insurance premiums. This statement provides details of any changes in your escrow account and resulting changes to your mortgage payment.

Our review shows your escrow account has an escrow **surplus of \$1,927.72**. You have a surplus because you have more funds than needed to cover your minimum escrow balance. See Section 4 for details. You will receive a separate check for this surplus amount, as long as your account is current. If your account is past due, the surplus funds remain in your escrow account.

Effective August 01, 2018, your monthly mortgage payment will be \$1,749.63.

SECTION 2 WHY ARE MY PAYMENTS CHANGING?

Changes to monthly escrow amounts are common. They're often caused by a change in your taxes and/or insurance premiums. So even if you have a surplus in your account, your monthly escrow payment could increase. This table shows how your escrow and mortgage payments are changing.

	Current Payment	Changes	New Payment
Due Date	03/01/2018		08/01/2018
Principal and Interest	\$1,091.19		\$1,091.19
Escrow Payment	\$649.34	h \$9.10	\$658.44
TOTAL	\$1,740.53	h \$9.10	\$1,749.63

We use anticipated payments from your escrow account to determine your monthly escrow payment:

Combined Property Insurance	\$778.00
Combined Taxes	\$4,961.93
Mortgage Insurance	\$2,161.44
TOTAL OUTGOING PAYMENTS	$\$7,901.37 \div 12 \text{ months} = \$658.44 \text{ Monthly Escrow}$

SECTION 3 WHAT DO I NEED TO DO?

- As long as you are current on your mortgage payments, your escrow surplus check will be mailed to you separately.
- If applicable, please watch for this separate check in the mail.
- If you use automatic bill pay, please contact your bank to adjust your mortgage payment amount, due August 01, 2018.

SECTION 4 HOW IS MY ESCROW SURPLUS CALCULATED?

Every year, we analyze what you'll need to pay in taxes and/or insurance premiums. We then calculate the amount you'll likely need in escrow to pay these bills. To determine if you have enough funds in your escrow account, we use the formula below. The pre-petition deficiency and shortage is the amount claimed on the bankruptcy proof of claim minus any funds paid. This amount is also considered when identifying any escrow shortage or surplus.

Lowest Projected Balance	-\$554.28	(in gray below)
- Minimum Escrow Balance	\$956.64	(in gray below)
+ Pre-Petition Deficiency and Shortage	\$3,438.64	
Surplus Amount	\$1,927.72	

Your escrow account has a minimum balance, as allowed by federal laws, state laws, or your mortgage contract. Your minimum balance includes up to two months of escrow payments to cover increases to your property taxes and/or homeowners insurance. Your minimum escrow balance is \$956.64.

This table shows expected payments in and out of your account over the next 12 months:

Date	What We Expect You to Pay to Escrow	What We Expect to Pay Out	Payment Description	Expected Balance	Balance Needed in Your Account
Beginning Balance				\$2,858.65	\$4,369.57
08/18	\$658.44	\$180.12	PMI	\$3,336.97	\$4,847.89
08/18		\$3,891.25	CITY/TOWN PA	-\$554.28	\$956.64
09/18	\$658.44	\$180.12	PMI	-\$75.96	\$1,434.96
10/18	\$658.44	\$180.12	PMI	\$402.36	\$1,913.28
11/18	\$658.44	\$180.12	PMI	\$880.68	\$2,391.60
12/18	\$658.44	\$180.12	PMI	\$1,359.00	\$2,869.92
12/18		\$1,070.68	CITY/TOWN PA	\$288.32	\$1,799.24
01/19	\$658.44	\$180.12	PMI	\$766.64	\$2,277.56
02/19	\$658.44	\$180.12	PMI	\$1,244.96	\$2,755.88
03/19	\$658.44	\$180.12	PMI	\$1,723.28	\$3,234.20
04/19	\$658.44	\$180.12	PMI	\$2,201.60	\$3,712.52
05/19	\$658.44	\$180.12	PMI	\$2,679.92	\$4,190.84
06/19	\$658.44	\$180.12	PMI	\$3,158.24	\$4,669.16
06/19		\$778.00	HAZARD INS	\$2,380.24	\$3,891.16
07/19	\$658.44	\$180.12	PMI	\$2,858.56	\$4,369.48
Ending Balance				\$2,858.56	\$4,369.48
TOTAL	\$7,901.28	\$7,901.37			

SECTION 5 WHAT HAPPENED SINCE MY LAST ESCROW REVIEW?

In this table, you can see payments you made into your escrow account and outgoing payments we made from your escrow account. If we projected to pay out a significantly different amount, you'll see the difference noted in gray. These differences may impact whether you have enough funds in your escrow account.

Date	What You Actually Paid to Escrow	What We Expected You to Pay to Escrow	What We Actually Paid Out	What We Expected to Pay Out	Payment Description	Actual Balance	Expected Balance from Last Review					
Beginning Balance						\$2,143.48	\$4,142.25					
08/17	\$644.34	\$649.34	\$180.12	\$180.12	PMI	\$2,607.70	\$4,611.47					
08/17			\$3,891.25	\$3,673.03	CITY/TOWN PA	-\$1,283.55	\$938.44					
09/17	\$649.34	\$649.34		\$180.12	PMI	-\$634.21	\$1,407.66					
10/17	\$649.34	\$649.34		\$180.12	PMI	\$15.13	\$1,876.88					
10/17					PMI	-\$164.99	\$1,876.88					
11/17	\$649.34	\$649.34		\$180.12	PMI	\$484.35	\$2,346.10					
11/17					PMI	\$304.23	\$2,346.10					
12/17	\$649.34			\$180.12	PMI	\$304.23	\$2,815.32					
12/17		\$1,070.68		\$1,248.70	CITY/TOWN PA	-\$766.45	\$1,566.62					
12/17					PMI	-\$946.57	\$1,566.62					
01/18	\$649.34	\$649.34		\$180.12	PMI	-\$297.23	\$2,035.84					
01/18					PMI	-\$477.35	\$2,035.84					
02/18	\$649.34	\$649.34		\$180.12	PMI	\$171.99	\$2,505.06					
02/18					PMI	-\$8.13	\$2,505.06					
03/18	\$649.34			\$180.12	PMI	-\$8.13	\$2,974.28					
03/18					PMI	-\$188.25	\$2,974.28					
04/18	\$649.34	\$649.34		\$180.12	PMI	\$461.09	\$3,443.50					
04/18					PMI	\$280.97	\$3,443.50					
05/18	\$649.34	\$649.34		\$180.12	PMI	\$930.31	\$3,912.72					
05/18					PMI	\$750.19	\$3,912.72					
06/18	\$2,597.36	E	\$649.34	E	\$180.12	PMI	\$3,347.55	\$4,381.94				
06/18						\$778.00	\$709.00	HAZARD INS	\$2,569.55	\$3,672.94		
06/18									\$180.12	PMI	\$2,389.43	\$3,672.94
07/18	\$649.34	E	\$649.34	\$180.12	E	\$180.12	PMI	\$2,858.65	\$4,142.16			
Ending Balance						\$2,858.65	\$4,142.16					
TOTAL	\$8,436.42	\$7,792.08	\$7,721.25	\$7,792.17								

E = estimated future payment

SECTION 6 ADDITIONAL MESSAGES

To the extent that you currently are protected by the automatic stay or have received a discharge from personal liability under the Bankruptcy Code, this Annual Escrow Account Disclosure Statement is for informational and/or compliance purposes only and is not a demand for payment from you personally or an attempt to impose personal liability. However, we retain the ability to enforce our lien on the property securing our loan, subject to applicable provisions of the Bankruptcy Code and other applicable law.

Delaware

PAGE 1

The First State

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED IS A TRUE AND CORRECT COPY OF THE CERTIFICATE OF MERGER, WHICH MERGES:

"DITECH MORTGAGE CORP", A CALIFORNIA CORPORATION,
"DT HOLDINGS LLC", A DELAWARE LIMITED LIABILITY COMPANY,
WITH AND INTO "GREEN TREE SERVICING LLC" UNDER THE NAME OF
"GREEN TREE SERVICING LLC", A LIMITED LIABILITY COMPANY
ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE,
AS RECEIVED AND FILED IN THIS OFFICE THE THIRTEENTH DAY OF
AUGUST, A.D. 2015, AT 1:35 O'CLOCK P.M.

AND I DO HEREBY FURTHER CERTIFY THAT THE EFFECTIVE DATE OF
THE AFORESAID CERTIFICATE OF MERGER IS THE THIRTY-FIRST DAY OF
AUGUST, A.D. 2015, AT 12:05 O'CLOCK A.M.

2458190 8100M

151168309

You may verify this certificate online
at corp.delaware.gov/authver.shtml

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J.W. Bullock
Jeffrey W. Bullock, Secretary of State

AUTHENTICATION: 2641973

DATE: 08-13-15

STATE OF DELAWARE CERTIFICATE OF MERGER

Pursuant to Title 6, Section 18-209 of the Delaware Limited Liability Company Act, the undersigned hereby executes the following Certificate of Merger:

FIRST: The surviving limited liability company is **Green Tree Servicing LLC**, a Delaware limited liability company, and the corporation and limited liability company being merged into this surviving limited liability company are:

DT Holdings LLC, a Delaware limited liability company, and
Ditech Mortgage Corp, a California corporation.

SECOND: The Agreement and Plan of Merger has been approved, adopted, certified, executed and acknowledged by each of the constituent corporations and limited liability companies pursuant to Title 6, Section 18-209 of the Delaware Limited Liability Company Act.

THIRD: The name of the surviving limited liability company is hereby amended to **Ditech Financial LLC**, a Delaware limited liability company (as such surviving entity, the "Surviving Limited Liability Company").

FOURTH: The mergers are to become effective as of 12:05 AM EDT on August 31, 2015.

FIFTH: The Agreement and Plan of Merger is on file at 3000 Bayport Drive, Suite 880, Tampa, FL 33607, the principal place of business of the Surviving Limited Liability Company.

SIXTH: A copy of the Agreement and Plan of Merger will be furnished by the Surviving Limited Liability Company on request, without cost, to any stockholder or member of the constituent corporations or limited liability companies, as applicable.

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IN WITNESS WHEREOF, said Surviving Limited Liability Company has caused this certificate to be signed by an authorized officer, the 4th day of August, 2015.

GREEN TREE SERVICING LLC

By: Wanda Lamb-Lindow
Name: Wanda Lamb-Lindow
Title: Assistant Secretary